



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-1(b)

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Formed in the State of PA

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Attorney for Movant

Order Filed on November 4, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

IN RE:

**GEORGE MORALES, JR.**

**Debtor**

Case No.: 24-16570-VFP

Chapter 13

Judge: Vincent F. Papalia

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE**  
**2019 Cadillac XT5 Utility 4D Luxury 3.6L V6**

The relief set forth on the following page, numbered two (2) and three (3) is hereby ORDERED.

**DATED: November 4, 2024**

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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Debtor: GEORGE MORALES, JR.

Case No.: 24-16570-VFP

Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

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1. Bridgecrest Credit Company, LLC as Servicer for Carvana, LLC (the "Movant"), who is the current holder of a Retail Installment Sale Contract and Security Agreement which is secured by a 2019 Cadillac XT5 Utility 4D Luxury 3.6L V6, V.I.N. 1GYKNCRS4KZ246994 and Debtor, by and through their undersigned counsel, have agreed to the following with respect to the Motion for Relief from Stay filed by Movant.
  - a. The Debtor will resume making regular monthly installment payment in the amount of \$896.00 as they become due Commencing on October 28, 2024.
  - b. Debtor will make payment of \$1,683.00 on or before October 31, 2024.
2. The term "payment" as set forth in Paragraph 1, supra, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
3. Debtor will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions set forth in above Paragraph 1, supra. If Debtor fails to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtor, Counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
4. In the event Debtor convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition delinquent payments, fees, and charges due and owing within fifteen (15) days from the date the case is

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Debtor: GEORGE MORALES, JR.

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converted from Chapter 13 to any other Chapter. If Debtor fails to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth and failure and Movant shall be granted immediate relief from the automatic stay under the provisions of Section 362 of the Bankruptcy Code (11 U.S.C. §362). The Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating, and completing a sale of the motor vehicle. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. Debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

**We hereby consent to the form and entry of the foregoing Order.**



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Regina Cohen  
Attorney for Bridgecrest Credit  
Company, LLC as Servicer for  
Carvana, LLC



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Paul S. Evangelista  
Attorney for Debtor

In re:  
George Morales, Jr.  
Debtor

Case No. 24-16570-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Nov 04, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ George Morales, Jr., 34 Boonstra Drive, Wayne, NJ 07470-2528
aty	+ Maria A. Giammona, Maria A. Giammona Law, LLC., 1599 Hamburg Turnpike, Wayne, NJ 07470-4093

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 06, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2024 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
David L. Stevens	on behalf of Debtor George Morales Jr. dstevens@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;wjames@scura
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jamal J Romero	on behalf of Debtor George Morales Jr. jromero@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin

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Date Rcvd: Nov 04, 2024

Form ID: pdf903

Total Noticed: 2

Paul Evangelista

on behalf of Debtor George Morales Jr. [pevangelista@scura.com](mailto:pevangelista@scura.com),  
[pselawpc@gmail.com](mailto:pselawpc@gmail.com); [dstevens@scura.com](mailto:dstevens@scura.com); [ecfbkfiling@scuramealey.com](mailto:ecfbkfiling@scuramealey.com); [jromero@scura.com](mailto:jromero@scura.com); [vmajano@scura.com](mailto:vmajano@scura.com); [spereyra@scura.com](mailto:spereyra@scura.com); [dwoody@scura.com](mailto:dwoody@scura.com); [amurphy@scura.com](mailto:amurphy@scura.com); [pevangelista@scura.com](mailto:pevangelista@scura.com)

Regina Cohen

on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC [rcohen@lavin-law.com](mailto:rcohen@lavin-law.com),  
[mmalone@lavin-law.com](mailto:mmalone@lavin-law.com)

Susan Long

on behalf of Creditor Veronica Morales [slong@genovaburns.com](mailto:slong@genovaburns.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 8